

Cash Coordination in Humanitarian Contexts

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Cash transfer programs in humanitarian crises are on the rise. Therefore, the need for cash coordination at country level is increasing. The current setup of cash coordination is fragmented and ad hoc, leading to delays, gaps, and duplications of coordination mechanisms. The lack of clarity about institutional arrangements for cash coordination also creates inter-agency tensions. This paper discusses the advantages and disadvantages of seven institutional models for cash coordination, as well as the level of stakeholder endorsement for each option. It intends to add constructive input to the heated debate on how to translate the recommendations from the IASC Strategic Note on Cash Transfers in Humanitarian Contexts (2016) into practice. The consultation and discussion process around this GPPi paper revealed a strong demand for clear and authoritative arrangements from the global level to formalize cash coordination at least to a certain degree, while avoiding a one-size-fits-all model. In addition, there is broad consensus around five principles:

1. Cash coordination involves both technical and strategic functions.
2. Cash coordination requires dedicated and predictable resources.
3. Cash coordination needs to be inter-sectoral.
4. Cash coordination should be linked to the overall coordination architecture.
5. Host governments should have a strong role in cash coordination (where possible).

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Introduction

As more agencies are using cash transfer programs in humanitarian contexts, the need for coordination has grown. Currently, the cash working groups established by aid organizations in emergency settings vary in their leadership and institutional setups. This ad hoc approach has helped fill important gaps, but it has major shortcomings: It can take a long time to agree on a suitable setup, and sometimes multiple cash coordination fora with overlapping functions exist. In addition, cash working groups often focus on the technical side of cash delivery, rather than strategic aspects – such as deciding on the most appropriate mix of cash and in-kind interventions, or creating links to longer-term social protection programs. Cash coordination at the global level also remains fragmented.

The need to formalize cash coordination is broadly recognized, but discussions on how this should be implemented are stymied by controversy. While the Inter-Agency Standing Committee (IASC) endorsed the Strategic Note on Cash Transfers in Humanitarian Contexts (2016)¹ – which it had requested the World Bank Group to produce – some of the main actors involved still disagree on how to take the recommendations from the note forward. As of June 2017, the IASC Strategic Note and the surrounding consultation process had shown little impact in practice.

Methods

To add constructive input to this heated debate around cash coordination, the Cash Learning Partnership (CaLP) commissioned the Global Public Policy Institute (GPPi) in September 2016 to prepare this policy paper. Since the IASC Strategic Note emphasizes that cash coordination needs to be context-sensitive, this policy paper is based on a review of available evidence on country-level cash coordination, such as the recent case studies on humanitarian cash transfers in Ukraine, Iraq and Mozambique.² The team has also conducted 44 key stakeholder interviews with practitioners at headquarters and field level, including representatives from UN organizations (e.g., cluster coordinators), the International Red Cross and Red Crescent Movement, donor governments, NGOs, and independent cash experts.³

This paper highlights the shortcomings of the current approach, discusses which crucial coordination functions need to be performed, and weighs the strengths of different potential coordination models. It also indicates the level of stakeholder

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- 1 World Bank Group, “Strategic Note: Cash Transfers in Humanitarian Contexts. Prepared for the Principles of the Inter-Agency Standing Committee” (2016).
 - 2 Bailey, Sarah, “Why Not Cash? The Case for Cash Transfers for Refugees in Mozambique,” ODI (2017); Bailey, Sarah and Aggiss, Ruth, “The Politics of Cash: A Case Study on Humanitarian Cash Transfers in Ukraine,” ODI (2016); Smart, Kirsten, “Challenging the System: Humanitarian Cash Transfers in Iraq,” ODI (2017).
 - 3 For a full overview of people consulted, please see Annex 2.

endorsement for each option and the probability of achieving this setup given the current architecture and political sensitivities. The aim of the paper is not to advocate for a single model. Instead, it intends to build on the IASC Strategic Note’s “initial ideas” on the possible positioning of cash coordination fora, while ensuring that all relevant stakeholders are involved in analyzing and developing potential solutions. In early 2017, the team has shared a draft of this paper with all interested parties in order to collect written input. In addition, the draft served as a basis for regional inter-agency discussions in early 2017, facilitated by CaLP’s Cash Working Groups in East Africa, West Africa and the Middle East. In total, over 50 representatives from various NGOs, UN organizations, and donor governments provided comments, which have been integrated into this final version.

Current Cash Coordination Has Significant Shortcomings

Use of Cash in Crisis Situations on the Rise

Giving cash instead of or in addition to blankets, clothes, food and water to crisis-affected people is not a new idea. Already in 227/226 BC, the kings of Egypt and Macedonia gave 3300 talents of silver and 4000 talents of bronze (in addition to

food and building materials) to the citizens of Rhodes following the devastating earthquake.² In modern times, however, most humanitarian organizations have focused on providing in-kind aid, and have built their processes, logistics and coordination structures to support this. Over the past decade, a shift has occurred: a growing number of aid agencies' field and country offices started giving vouchers or cash to

affected communities. These experiences have generated evidence that cash is an appropriate and cost-efficient response modality in many emergency contexts.³

As a result, aid organizations and donors at the global level have increased their commitment to cash transfer programming. While at first mainly individual organizations were investing in their capability to deliver cash and adopting related policies.⁴ In the past few years, there has also been a more concerted, system-wide push for increasing cash transfer programs – particularly so-called “multipurpose

Definition of Cash Transfer Programs¹

In crisis contexts, cash transfer programming refers to all programs where cash grants or vouchers for goods or services are directly provided to individuals, households or communities. This transfer can either be unconditional (i.e., given to recipients purely on the basis of need) or conditional (i.e., given to recipients only when they comply with certain conditions, such as a work or education program).

- 1 See Cash Learning Partnership (CaLP) Glossary of Cash Transfer Programme Terminology. Available at <http://www.cashlearning.org/resources/glossary>
- 2 Polybius, Book V, 88f, available at http://penelope.uchicago.edu/Thayer/E/Roman/Texts/Polybius/5*.html.
- 3 Paul Harvey and Sarah Bailey, “Cash Transfer Programming and the Humanitarian System. Background Note for the High Level Panel on Humanitarian Cash Transfers” (2015); Venton et. al “Value for Money of Cash Transfers in Emergencies,” (2015).
- 4 The World Food Programme (WFP), for example, formally adopted cash and vouchers as a response modality in 2008. Donors were initially more reluctant to support cash programs, but particularly European donors have started to encourage the increased use of cash in recent years. See: John Bessant, Case Study: Cash-Based Programming (CBP) in the Food Assistance Sector, Centre for Research in Innovation Management (CENTRIM) Study. (London: CENTRIM, 2015).

cash grants” which can be used to cover a variety of needs.⁵ The recommendation from the High-Level Panel on Cash⁶ to increase the use of cash transfers was taken up in the UN Secretary-General’s report for the 2016 World Humanitarian Summit and in the Grand Bargain commitments agreed upon there.⁷ Some donors are also increasingly promoting large-scale cash payment systems with fewer or only one implementing partner in order to increase cost efficiency and accountability.⁸

More Cash Transfer Programming Requires Better Coordination

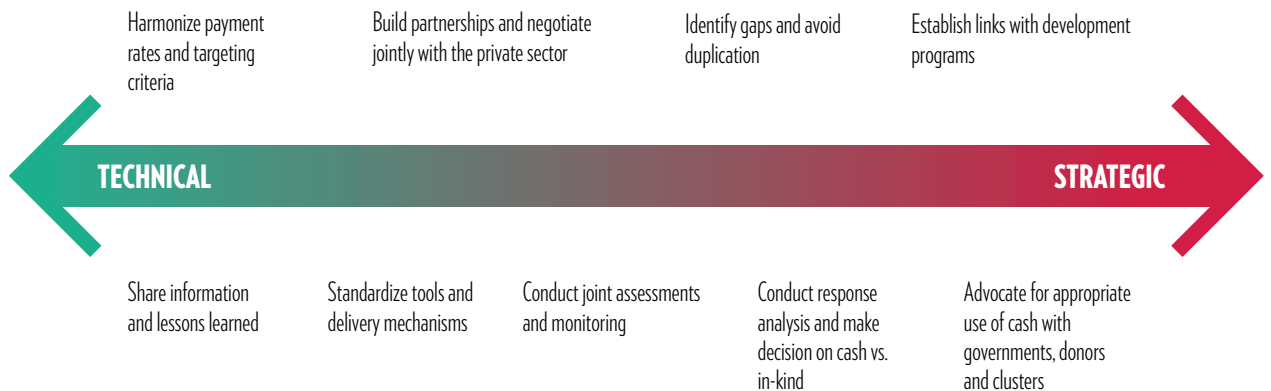
Coordination is crucial to enable the envisaged scale-up of cash transfer programs and to ensure they are implemented in an effective and efficient way. Consulted practitioners see the need for the following main functions of cash coordination at country level:

- Share information and lessons learned among aid organizations;
- Harmonize payment rates and targeting criteria;
- Standardize tools and delivery mechanisms;
- Build partnerships and negotiate jointly with the private sector;
- Conduct coordinated or joint assessments and monitoring for cash transfer programs;
- Identify gaps and avoid duplications;
- Conduct response analysis and make coordinated decisions on providing cash or in-kind assistance;
- Advocate for the appropriate use of cash in emergency situations with governments, donors and clusters;
- Establish links with host governments, including advocacy and connections to longer-term social protection programs.

These cash coordination functions are commonly divided into technical and strategic categories.⁹ Some consulted stakeholders argue that this distinction is useful because these types of activities require different skillsets, expertise, and levels of authority. In practice, however, many coordination activities are not exclusively

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- 5 Multipurpose cash grants are by definition unrestricted, meaning that beneficiaries can prioritize their needs themselves. With single-purpose cash grants, on the other hand, beneficiaries are expected to buy a specific type of good or service, such as food or shelter materials.
 - 6 Overseas Development Institute, “High Level Panel on Humanitarian Cash Transfers (2016) Doing Cash Differently: How Cash Transfers Can Transform Humanitarian Aid” (2015).
 - 7 Australian Aid et al., “Grand Bargain Agreement: A Shared Commitment to Better Serve People in Need,” (2016). Available from: <http://www.agendaforhumanity.org/initiatives/3861>.
 - 8 In Lebanon, for example, DFID and ECHO have put out a joint call for proposals in December 2016, asking UN organizations to make proposals for a single cash payment system for Syrian refugees, with a budget of \$85 million. See <https://www.irinnews.org/investigations/2017/02/20/unconventional-cash-project-challenges-aid-status-quo-lebanon>.
 - 9 Some publications add operational coordination as a third category. See e.g., D. Kauffmann and O. Collins, “Comparative Study of Emergency Cash Coordination Mechanisms” (2012); UNHCR et al., “Operational Guidance and Toolkit for Multipurpose Cash Grants” (2015); World Bank Group, “Humanitarian Cash and In-Kind Transfers across Sectors. Background Paper for the Inter-Agency Standing Committee (IASC)” (2016)” A. Dürr and D. Gourlay, “Cash and Coordination: SDC Advanced Training on CTP,” PowerPoint produced by SDC and CaLP (2015).

Figure 1: Functions of Cash Coordination Required at the Country Level



technical or strategic. Harmonizing payment rates, for example, requires technical knowledge to determine the appropriate value, as well as strategic work to align payment rates with national social welfare programs. Most stakeholders therefore consider it most appropriate to view these functions on a spectrum rather than as distinct categories (see figure 1).

In addition, interviewees identified important coordination functions at the global and/or regional level, including:

- Developing technical guidance and tools;
- Producing research and evaluations;
- Providing surge capacity;
- Offering capacity building and trainings;
- Engaging and negotiating with major private sector actors;
- Facilitating learning across emergency contexts;
- Defining roles and responsibilities of stakeholders;
- Providing predictable resources for coordination at country level;
- Building capacity and advocating for the appropriate use of cash transfer programming at global and regional level.

At Country Level, Cash Coordination Is Ad Hoc

Currently, there is no standard model in place for coordinating cash transfer programs at either the country or local level. As long as cash transfer programs were relatively few and concentrated in a particular sector of the response, they were typically coordinated by those sectors or “clusters.”¹⁰ For example, the food security cluster or the shelter

¹⁰ For an introduction to the cluster approach, see <https://www.humanitarianresponse.info/en/about-clusters/what-is-the-cluster-approach>.

cluster would coordinate the cash activities of their members and in some cases open their consultations to other interested parties.

As more humanitarian actors became interested in providing cash transfers, the demand for more systematic and dedicated cash coordination resulted in separate cash working groups in many emergency settings.¹¹ With most organizations new to cash transfer programs and still lacking the relevant technical experience and expertise, these cash working groups often focused on facilitating mutual learning and building the technical capacity of members. In addition, where several sectors or clusters started offering cash transfer programs, it became necessary to offer a coordination forum in which they could all participate. Finally, the World Humanitarian Summit and the Grand Bargain have generated an increased commitment to offer multipurpose cash rather than vouchers or cash transfers intended for a single objective. By their nature, multipurpose cash programs do not belong to any single response sector and therefore call for coordination between or beyond those sectors.

A recent mapping exercise identified 33 contexts with active cash working groups.¹² This includes countries where the cluster system has not been activated, or where only a few clusters are active, such as Mauretania. As the cash working groups developed organically, they have taken different forms in different contexts. The most common forms are working groups under the food security cluster and inter-sector working groups that are either part of the cluster system or outside of it. Consortia of several organizations receiving funding for cash activities from the same donor(s) have also taken on important coordination roles in several countries.

Generally, a broad range of actors are involved in leading or co-leading cash working groups at the country level, either permanently or in rotation. This includes UN agencies such as the World Food Programme (WFP), the UN Office for the Coordination of Humanitarian Affairs (OCHA), the UN Refugee Agency (UNHCR), and the UN Children’s Fund (UNICEF), as well as NGOs like Oxfam, Action Contre la Faim (Action Against Hunger), Save the Children International, Catholic Relief Services, and the Norwegian Refugee Council. In a few countries, governments – at times supported by development organizations – have also been involved in chairing or co-chairing national cash working groups.

At Global Level, Cash Coordination Is Fragmented

The disjointedness at the country level reflects a similar situation at the global and regional level. There is no clearly designated, single coordination body for cash transfer programs; instead, various fora and initiatives exist that are either dedicated to cash coordination or exercise certain functions related to cash coordination. Figure 2 provides an initial overview:

11 According to a preliminary mapping of cash working groups from the Geneva-based Cash Working Group (February 2016), Somalia’s cash working group, which was created in 2008, is the oldest one.

12 OCHA, “Mapping of Active Cash Working Groups,” PowerPoint for Geneva-based Cash Working Group meeting, February 2017.

Figure 2: Initiatives Performing Coordination Functions at the Global and Regional Level

Initiative	Description	Main Coordination Functions
Inter-Agency Standing Committee (IASC) Strategic Working Group	In December 2015, the IASC Principals created a temporary working group with UN and NGO representatives in order to inform future strategic discussions and decisions on cash transfer programs in humanitarian contexts. The group was led by the World Bank, which produced a Strategic Note reviewing the key issues and options for significantly scaling up the use of cash transfer programming. IASC Principals discussed and endorsed the note in June 2016.	<ul style="list-style-type: none"> • Producing research and evaluations • Defining roles and responsibilities of stakeholders • Advocating for the appropriate use of cash transfer programming at the global level
<u>Grand Bargain work stream on cash</u>	A working group dedicated to follow up on the Grand Bargain commitments on cash made by humanitarian agencies and donors. WFP and the UK Department for International Development (DFID) have been leading the group since 2016.	<ul style="list-style-type: none"> • Defining roles and responsibilities of stakeholders • Advocating for the appropriate use of cash transfer programming at the global level
<u>Geneva-based Cash Working Group</u>	An inclusive, informal platform established in 2014 to enable inter-agency information sharing and to promote collaboration, also with global clusters. The group meets quarterly and is currently co-chaired by OCHA and the Cash Learning Partnership (CaLP).	<ul style="list-style-type: none"> • Defining roles and responsibilities of stakeholders • Advocating for the appropriate use of cash transfer programming at global level • Facilitating learning across emergency contexts

Initiative	Description	Main Coordination Functions
Cash Working Groups of different global clusters	A number of global clusters have created fora to coordinate the use of cash transfer programs within their respective sectors. The Global Food Security Cluster, for example, created a Cash and Markets Working Group in 2013 to analyze existing cash transfer tools and good practices in the food security sector and to encourage inter-agency learning. Similar initiatives exist within the shelter, health and WASH (Water, Sanitation and Hygiene) clusters.	<ul style="list-style-type: none"> • Developing technical guidance and tools • Producing research and evaluations • Offering capacity building and trainings • Facilitating learning across emergency contexts
Cash Learning Partnership (CaLP)	Established in 2005, CaLP is a global network for stakeholders involved in cash transfer programs, including UN agencies, NGOs, national governments, and the private sector. It currently has 47 members. CaLP also has regional offices in Asia, East Africa, West Africa, and North America to provide technical support and to convene regional cash working groups.	<ul style="list-style-type: none"> • Building technical capacity on cash transfer programs • Developing technical guidance and tools • Producing research and evaluations • Providing surge capacity and support • Offering capacity building and trainings • Facilitating learning across emergency contexts • Advocating for the appropriate use of cash transfer programming at global level • Offering regional coordination fora
Electronic Cash Transfer Learning Network (ELAN)	A network that aims to improve and scale up electronic cash transfer programs by bringing humanitarian and private sector actors together in partnerships.	<ul style="list-style-type: none"> • Engaging and negotiating with major private sector actors • Offering technical support and resources
NGO Cash Platform	An initial discussion between a group of NGOs aiming to strengthen operational collaboration to deliver cash transfer programs at scale.	<ul style="list-style-type: none"> • Enhancing operational collaboration • Facilitating learning across emergency contexts

Initiative	Description	Main Coordination Functions
<u>The Cash Standby Capacity Project (CashCap)</u>	A roster of senior cash transfer program and market analysis experts who can be deployed on short notice to support aid agencies and to build their capacity. The Norwegian Refugee Council (NRC) manages CashCap with funding from the European Commission Humanitarian Aid and Civil Protection (ECHO) and UK DFID	<ul style="list-style-type: none"> • Providing surge capacity, including for cash coordination • Building capacity on cash transfer programs
<u>High-Level Panel on Cash Transfers</u>	Ahead of the 2015 World Humanitarian Summit, UK DFID convened a panel comprised of global experts who made recommendations on how to scale up cash transfer programs in emergencies. This initiative is no longer active.	<ul style="list-style-type: none"> • Advocating for the appropriate use of cash transfer programming at the global level

Shortcomings of Current Cash Coordination Outweigh Advantages

As figure 2 shows, a number of initiatives are in place to coordinate cash transfer programs or to fulfil specific coordination functions at the country, regional, and global level. This ad hoc approach enables cash working groups to be created only where aid agencies see a need for them, and to be set up in a way that fits a particular context. Yet the downsides of not having a predictable setup for coordinating cash outweigh these benefits. Consulted stakeholders identified major shortcomings in the current approach to cash coordination. Some of these weaknesses relate to general problems of the current humanitarian architecture – for example, the coordination fora’s excessive focus on bureaucratic processes,¹³ and the lack of a cohesive, multisectoral view in the needs assessment process.¹⁴ This paper highlights shortcomings that emerge from the current ad hoc and fragmented approach to cash coordination, as well as a range of issues relating to the coordination options chosen in specific countries.

¹³ Julia Steets et al., “Cluster Approach Evaluation 2: Synthesis Report,” GPPi and Groupe URD, (2010).

¹⁴ World Bank Group, “Humanitarian Cash and In-Kind Transfers across Sectors. Background Paper for the Inter-Agency Standing Committee (IASC)” (2016).

The vast majority of consulted stakeholders think it is necessary to formalize cash coordination at least to some degree, while avoiding a one-size-fits-all solution and maintaining the ability to adapt coordination models to context. Interviewees also frequently mentioned that one of their most important expectations of global initiatives is to clearly determine the cash coordination setup for the country level.¹⁵ Beyond that, stakeholders did not give high priority to cash coordination at the global and regional level. They appreciated the facilitation of mutual learning, as well as the provision of technical expertise and surge capacity, but were less certain of the added value of coordination meetings at those levels.

Shortcomings Due to the Ad Hoc Approach to Cash Coordination

At country and local levels, shortcomings relating to the ad hoc nature of the current approach include the following:

- 1. Delays and gaps:** As cash transfer programming is not part of the standard humanitarian coordination architecture, cash working groups can be set up too late or not at all. In Myanmar, for example, aid organizations started providing cash transfers in 2008, as part of the response to Cyclone Nargis, but a cash working group was only created in 2013.¹⁶ In other contexts, such as Nigeria, cash working groups have at times become inactive despite a continued need for coordination.¹⁷ Where basic coordination is missing, organizations can duplicate efforts, for instance, when they conduct multiple market assessments. They also risk providing different transfer amounts and using different targeting criteria, which can create confusion and tensions among recipients.¹⁸
- 2. Duplications:** Sometimes several cash coordination fora are created in parallel. Following the 2010 floods in Pakistan, for example, a technical cash working group was set up. Meanwhile, an ECHO-funded food security consortium of six NGOs coordinated their cash transfer programs separately.¹⁹ Similarly, there were various mechanisms in Somalia, including a cash working group under the food security cluster, an NGO-led technical cash working group and a group specialized on monitoring and evaluating cash transfer programs.²⁰ In Jordan

15 For example in Ukraine, the lack of global guidance on where cash transfer programming fits in the coordination architecture enabled organizations to contest arrangements that did not favor their institutional interests. See Sarah Bailey and Ruth Aggiss, “The Politics of Cash: A Case Study on Humanitarian Cash Transfers in Ukraine,” ODI Working Paper (2016).

16 See: <http://www.cashlearning.org/coordination/myanmar-cash-working-group>.

17 In Nigeria, the cash working group was established in 2013 but it did not manage to remain active because of a lack of leadership and staff turn-over. The working groups was revitalized in early 2016. See: Nigeria Cash Working Group ToR (April 2016): www.humanitarianresponse.info/en/operations/nigeria/documents/themes/cash-transfer-programming.

18 In Haiti, for example, aid agencies with cash-for-work programs were initially all using different payment rates until the government managed to set two standard rates, one for urban and one for rural areas. See: D. Kauffmann, and Collins, O. “Comparative Study of Emergency Cash Coordination Mechanisms” (2012).

19 D. Kauffmann and O. Collins, “Comparative Study of Emergency Cash Coordination Mechanisms” (2012).

20 Ibid.

in 2014, conditional cash programs were not managed through the cash working group but by the various sectoral working groups covering the respective “conditionality,” such as the shelter working group that coordinated cash for rent programs.²¹ Duplications and fragmentations like this are not only costly and inefficient, they also create confusion about roles and responsibilities and make it difficult to harmonize approaches.

- 3. Resource gaps:** The absence of a predictable setup means that no organization is responsible for mobilizing the resources needed for effective cash coordination. As a result, many cash working groups at the country level struggle to find sufficient resources or to remain active once dedicated donor funding for coordination runs out. The Myanmar cash working group, for example, has limited capacity due to a lack of support and funding.²² In another example, the cash working group in the Philippines had to be re-created each year since 2011 because it was not possible to sustain an active group between acute crisis responses.
- 4. Inter-agency tensions:** Finally, the process of setting up cash coordination groups at country level and deciding who should lead them can create tensions between aid agencies, straining harmonization and collaboration. In Iraq, the lack of global guidance led to extensive discussions and disagreements around how cash should be coordinated and who should lead the working group, instead of focusing on the practicalities of effectively delivering cash.²³ Similar tensions existed in Ukraine, where the shelter cluster questioned the legitimacy of the OCHA-led cash working group.²⁴ Finally, in Jordan UNHCR and WFP created competing common cash facilities, reducing the cost efficiency of the response.

Shortcomings Due to the Current Setups of Cash Coordination at Country Level

Other shortcomings are related to the various specific arrangements that are currently used to coordinate emergency cash transfer programming at the country level. While these arrangements vary widely, the most common forms include working groups under the food security cluster and inter-sector working groups either internal or external to the formal coordination architecture. Stakeholders identified the following main problems about these setups:

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- 21 Volkert Schimmel, “UNHCR Cash Programming in Emergencies: Implementation and Coordination Experience during the Syrian Refugee Response in Jordan,” *Field Exchange* 48:2, 2014.
 - 22 CaLP, SDC and OCHA, “Cash Coordination Learning Event, May 2015,” *Workshop Report* (2015). Available from: <http://www.cashlearning.org/downloads/cash-learning-event-workshop-reportfinal-draft.pdf>.
 - 23 Kristin Smart, “Challenging the System: Humanitarian Cash Transfers in Iraq,” *ODI Working Paper*, (2017).
 - 24 United Nations High Commissioner for Refugees (UNHCR), *Evaluation of the Emergency Shelter and Non-Food Items Cluster in the Ukraine*, February 2016; S. Bailey and R. Aggiss, “The Politics of Cash: A Case Study on Humanitarian Cash Transfers in Ukraine,” *ODI Working Paper* (2016).

- 1. Limited leverage and gaps in strategic coordination functions:** Many of the current cash working groups are praised for providing good technical coordination and enabling learning. However, they are seen as lacking in important strategic coordination functions, such as analyzing where cash transfer programs are appropriate or engaging and advocating with the government. In this regard, independent cash working groups face the greatest constraints: without formal links to or representation in clusters, inter-cluster coordination or the Humanitarian Country Team, they are relatively isolated. In Jordan and Sierra Leone, for example, informal cash coordination groups were found to have little opportunity to influence strategic decisions related to cash transfer programs.²⁵ At the same time, gaps in strategic coordination were also noted in other setups. During the Haiyan response in the Philippines, for example, OCHA deployed a cash coordinator to the inter-cluster coordinator's office, while CaLP provided additional technical support. Nevertheless, the impact in terms of joint analysis, strategies, and advocacy for cash transfer programs remained limited.²⁶

- 2. Dominance of a single sector, lead agency, or type of cash intervention:** In many contexts, organizations working on food security have the strongest experience in delivering cash programs. Thus, they are often found to dominate cash coordination at the national level, reducing ownership and buy-in from other sectors, and potentially causing the coordination forum to neglect other aspects of cash programming. This tendency is most obvious where the cash working group is formally part of the food security cluster, but it can also occur within other clusters. There are also countries in which one single organization with a large-scale cash transfer program is perceived to dominate cash coordination – which, for example, raises fears that the agency might impose its delivery mechanisms on others. Finally, concerns also arise when discussions focus only on one specific type of cash intervention. In Haiti, for example, two coordination groups dealt specifically with cash-for-work programs, while a third covered all types of cash transfers.²⁷

- 3. Gaps in preparedness:** In Asia, where many countries experience natural disasters at more or less regular intervals, stakeholders emphasized the importance of preparedness for successful and fast emergency cash programs. Active, ongoing work by a cash coordination group in between acute emergency response phases would help ensure that an agreed-upon coordination structure is in place once a disaster hits. More importantly, this group could address critical bottlenecks, such as gaining government consent to lift or adapt financial service provider regulations for emergency cash programs, generating government buy-in for multipurpose cash grants, or negotiating agreements with service providers.

25 OCHA, "Mapping of Cash Working Groups," PowerPoint for Geneva-based Cash Working Group meeting, October 2016.

26 Gabrielle Smith, (2015) "Cash Coordination in the Philippines. A Review of Lessons Learned During the Response to Super Typhoon Haiyan." Commissioned by CaLP and UNHCR.

27 Groupe URD and CaLP, "Review of Cash Transfer Coordination in Haiti following the Earthquake of January 2010" (2012).

Nevertheless, current cash coordination mechanisms are often disbanded at the end of the acute emergency response and do not engage in preparedness. In the Philippines, for instance, the lack of pre-established agreements with the private sector and government limited the effective use of cash transfers during the Haiyan response.²⁸

- 4. Missing links to social protection systems and local civil society:** Finally, stakeholders criticized current cash coordination arrangements for not creating adequate links to longer-term social protection programs and the governments and/or development actors responsible for them. In Mauretania, for example, it took around three years for the cash working group to establish formal links to the government’s social protection program.²⁹ In addition, host governments as well as local NGOs are not sufficiently involved in strategic decisions on cash transfer programs.

Concerns About Resources and Power Are Politicizing the Cash Coordination Debate

Finding a coordination solution that addresses all issues mentioned above is difficult – and encumbered by the fact that cash coordination affects key stakeholders’ vital interests. Consulted stakeholders expressed concerns that:

- Growing budgets for multipurpose cash will reduce the envelopes available for individual sectors.
- The agency leading cash coordination will also single-handedly determine or significantly influence the allocation of resources for cash transfer programs.
- The agency leading cash coordination will control a common delivery mechanism for cash transfers.³⁰ While other humanitarian organizations could choose other delivery options, they perceive a risk that this would limit their flexibility and give the lead agency sizeable influence over operational decisions and costs.
- The recent push for large-scale multi-purpose cash delivery systems with fewer or only one implementing organization implies that a significant portion of the total budget will go to actors that are big and competitive enough to manage such contracts. This could lead to a consolidation of actors in the medium to long term.³¹ Stakeholders fear that the agency leading cash coordination would become the implementer of choice for large-scale cash transfer programs.

28 Gabrielle Smith, (2015) “Cash Coordination in the Philippines. A Review of Lessons Learned During the Response to Super Typhoon Haiyan.” Commissioned by CaLP and UNHCR.

29 The interaction between the cash working group and the Mauritanian government has improved significantly since 2015, and the government has even become the lead for the cash working group. See: CaLP, “Les Modeles de Coordination des Transferts Monétaires en Afrique de L’Ouest: Mali et Mauritanie” (2016).

30 Both UNHCR and WFP, for example, have invested significantly in developing common cash delivery mechanisms.

31 Julia Steets et al. “Drivers and Inhibitors of Change in the Humanitarian System” Global Public Policy Institute (2016)

- Development actors engaged in social protection programs might take over certain aspects of humanitarian cash transfer programs.

These concerns contribute to the politicization of the debate and influence the positioning of important agencies on cash coordination. The recent developments in Lebanon, where DG ECHO and UK DFID have requested proposals for one single agency provider to manage a streamlined cash delivery system, fuel these tensions.³² This partly explains the absence of joint efforts since early 2016 to implement the recommendations made in the IASC Strategic Note.

³² The call for proposals is available via: <https://www.cgdev.org/blog/un-resistance-threatens-effective-aid-syrian-refugees>.

Options for Cash Coordination

A Need for Formalized yet Flexible Arrangements for Cash Coordination

For most types of assistance other than cash transfer programs, the humanitarian system has a highly formalized coordination system in place. In non-refugee situations, this consists of a Humanitarian Coordinator, a Humanitarian Country Team, an OCHA office for overall coordination, and up to eleven clusters for the various sectors of the response. In refugee contexts, UNHCR, the UN Refugee Agency, holds the main responsibility for coordination: the agency typically deploys a refugee coordinator and activates a set of working groups for protection as well as the various service delivery sectors. Recently, this formal coordination system has been criticized among others for being overly bureaucratic, focusing too much on process, and insufficiently adapting to different contexts.³³

While stakeholders are aware of this criticism, the overwhelming majority of those interviewed for this paper were in favor of formalizing cash coordination to a certain degree, while maintaining some flexibility to adapt the setup to existing coordination structures as well as the specificities of the situation and avoiding a one-size-fits all solution. This could entail more closely involving the host government where possible, or actively involving organizations that have strong cash transfer programs in a particular context, and are able to contribute the necessary technical and operational expertise. Such an approach could ensure that operational actors with large cash transfer programs, host governments, and donors recognize and cooperate with the coordination body.

A Global Proposal on Cash Coordination Exists, But Has Shown Little Effect

In May and June 2016, the Inter-Agency Standing Committee (IASC) Principals discussed the Strategic Note on cash transfers prepared by the World Bank Group on the basis of broad consultations with leading humanitarian organizations.³⁴ The document does not provide full details on how cash should be coordinated, but it provides the following “initial ideas”:

³³ Susanna Krüger et al., “IASC Transformative Agenda: A Review of Reviews and their Follow-up” (2016).

³⁴ World Bank Group, “Strategic Note: Cash Transfers in Humanitarian Contexts. Prepared for the Principals of the Inter-Agency Standing Committee,” (2016).

- Cash coordination should not be linked to or owned by any single sector, but needs to cut across, involve and provide support to various sectors.
- Cash coordination should tackle not only technical, but also strategic questions, such as decisions between different response modalities and setting priorities. Coordination should therefore be provided by “response analysis groups” that consider and provide advice on all response modalities, including cash and in-kind.
- The cash coordination body should not prioritize resources or take decisions on resource allocation.
- Cash coordination should place greater emphasis on government leadership.
- Cash coordination should be linked to the cluster system. The note considers various options for doing so and recommends, for the short-term, to link it to the inter-cluster coordination group.
- Cash coordination structures should not be too prescriptive and retain a certain level of flexibility to allow for context-specific adaptations.

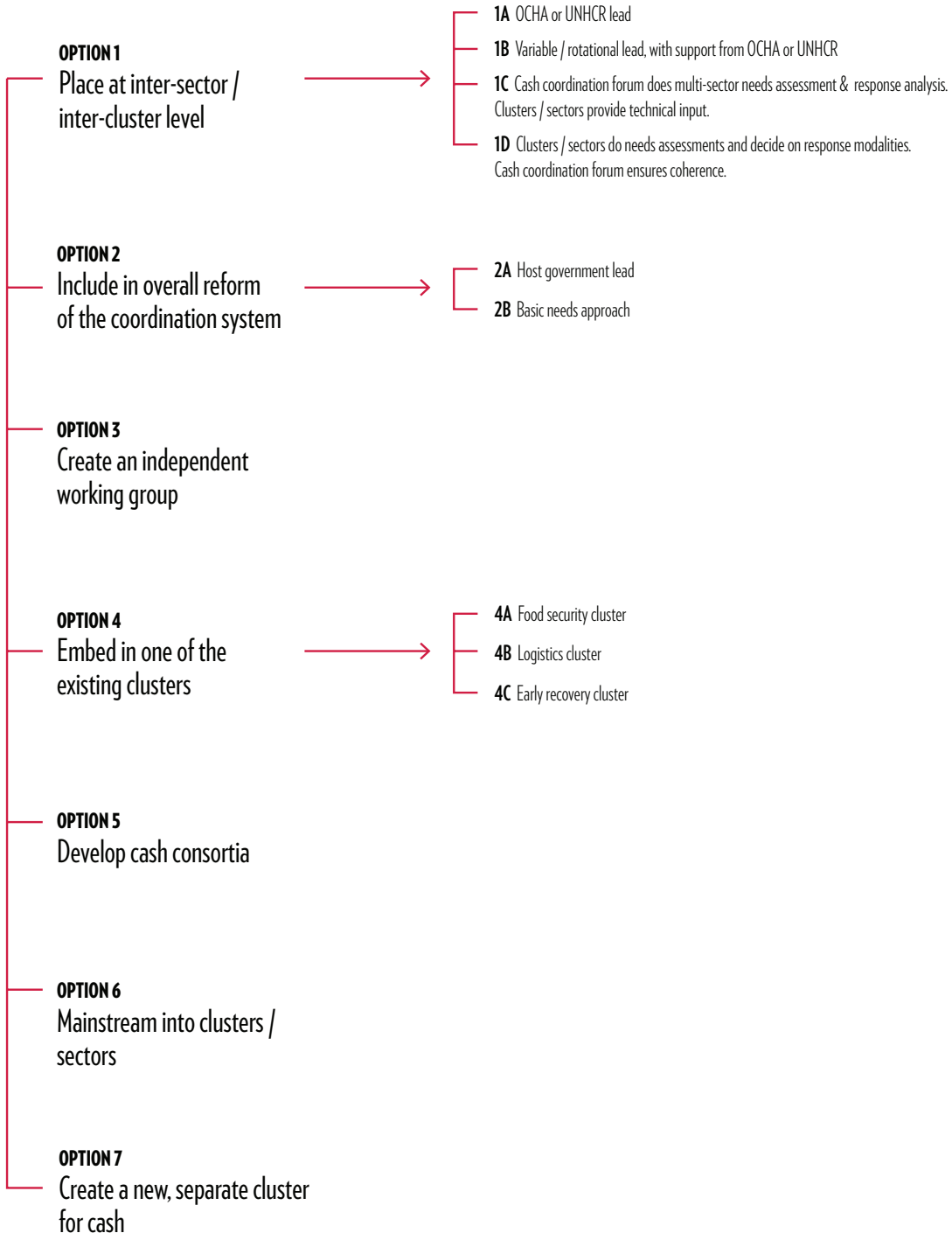
As of early winter 2016, the IASC Strategic Note and the consultation and discussion process around it had shown little effect in practice. The vast majority of consulted stakeholders did not refer to the note as authoritative guidance. The debate, especially at the global level, remained heated and politicized: stakeholders continued to consider all possible forms of cash coordination as eligible in principle, and no noticeable changes in cash coordination structures were reported. The aim of this paper and the discussion process around it is to help identify strategies for translating the IASC Strategic Note into practice.

A Broad Range of Potential Options for Cash Coordination

There are many different options for the setup of cash coordination (see figure 3):

- at the inter-sector/inter-cluster level;
- in a new position as part of an overall reform of the coordination architecture;
- as independent working groups;
- as part of an existing cluster;
- as cash consortia;
- mainstreamed into all relevant clusters;
- as a separate cash cluster with a global lead agency.

Figure 3: Overview of Possible Cash Coordination Models at Country Level



Clear Front-Runners Are Emerging

The advantages and disadvantages of the different options are discussed in detail below.³⁵ Stakeholders at headquarters level in particular stressed the need to avoid a one-size-fits-all solution and explore a hybrid setup that combines features from different options. Stakeholders at field level, by contrast, emphasized the need for more formalization and greater predictability. While no option achieved consensus among the consulted stakeholders, some options were clearly more popular than others:

- Virtually none of the stakeholders advocate for creating a new, separate cluster for cash with a designated global lead agency for cash.
- Cash consortia are highly controversial. The handful of stakeholders who appreciate their contribution to cash coordination tend to see them as only an interim solution.³⁶
- Very few voices favor solely mainstreaming cash coordination into the existing sectoral clusters. By contrast, many stakeholders feel that clusters or sectors should continue to play a role in determining the right mix between cash transfers and in-kind assistance.
- Only some stakeholders recommend offering cash coordination as part of one of the existing clusters; and there is no consensus as to whether that should be food security, early recovery, the logistics cluster, or another operational cluster that might have strong cash programs in the given context.
- Independent cash working groups are endorsed by a fair number of stakeholders for providing technical support and creating communities of practice. Nevertheless, stakeholders agreed that they are not suited for taking on more strategic coordination functions.
- Stakeholders voiced strong support for a solution that would involve an overall reform of the coordination architecture to create a more strongly government-led coordination system, where possible, and/or to merge various clusters into a basic needs group that would consider both cash and in-kind response modalities across several sectors. However, most stakeholders do not believe that these are realistic options in the short to medium term, since they require a more fundamental overhaul of the system.³⁷
- In the short to medium term, many stakeholders support situating cash coordination at the inter-cluster or inter-sector level (as suggested by the IASC Strategic Note on cash transfers). As explained in more detail below, however, this can mean different things – and this is where stakeholders disagree.

35 The assessment of each of the seven different cash coordination options is ultimately based on the impact that the proposed model would have on the effectiveness of assistance for crisis-affected people.

36 This criticism does not concern the more elaborate variation of this model that is currently being implemented in Lebanon, where three UN agencies and the six NGOs from the Lebanon Cash Consortium have agreed on a common approach with other major cash providers. Their approach includes a joint needs assessment, targeting formula, card, distribution, and information management.

37 World Bank Group, “Humanitarian Cash and In-Kind Transfers across Sectors. Background Paper for the Inter-Agency Standing Committee (IASC)” (2016).

Option 1: Cash Coordination at Inter-Cluster/Inter-Sector Level

Description

Under this model, cash coordination would be part of inter-cluster or inter-sector coordination – either by dedicating certain meetings of the inter-cluster/inter-sector coordination group to cash or by creating a sub-group dedicated to cash. Participants would include representatives of all relevant clusters/sectors and could also directly include organizations with significant cash transfer programs.

Options

Within this model, there are two different options for who would (co-)lead cash coordination at the inter-cluster/inter-sector level:

Option A: The organization responsible for inter-cluster/inter-sector coordination in general (i.e., OCHA or UNHCR, depending on context) would lead cash coordination as well.

Option B: OCHA or UNHCR would provide facilitation and information management support to cash coordination and would ensure that coordination meetings or other processes take place where relevant. Other organizations would lead, co-lead, or participate in a rotating lead of the forum coordinating cash. Depending on the context, the technical expertise and relevance of their cash programs, government agencies, UN agencies, NGOs, or development actors would take the lead.

In addition, there are two main options for what cash coordination at the inter-cluster/inter-sector level would entail

Option C: The inter-cluster/inter-sector coordination forum would be responsible for conducting multi-sector needs assessments and analyzing the most appropriate modalities for meeting the needs. As proposed in the IASC Strategic Note, such a “response analysis group” should consider and provide advice on both cash and in-kind assistance. The clusters/sectors would contribute technical expertise to multi-sector needs assessments and response analysis, and focus on coordinating in-kind assistance, as well as sector-specific cash programs, such as vouchers. Following the IASC Strategic Note’s recommendation, the inter-cluster/inter-sector coordination forum and the cash coordination group would not handle decisions regarding the allocation of resources.

Option D: Clusters/sectors would remain responsible for assessing needs and deciding on appropriate response modalities, while the inter-cluster/inter-sector forum would ensure that the cash programs of the different clusters/sectors are coherent. Similar as in option C, the coordination group would not make decisions regarding the allocation of resources.

Assessment

At first sight, most (but not all) relevant stakeholders seem to concur that situating cash coordination at the inter-cluster/inter-sector level would be the right thing to do at least in the short to medium term. This is also in line with the suggestion made in the IASC Strategic Note on cash transfers. There is also broad agreement that, depending on the context, a variety of organizations should be involved in leading or co-leading cash coordination (option B), instead of making OCHA or UNHCR fully responsible (option A). Option B would be most easily integrated with the current situation, as different lead arrangements could be maintained as long as a clear and strong link to inter-cluster or inter-sector coordination exists. Efforts to strengthen the links between existing cash working groups and the inter-cluster coordination group are already ongoing.

However, this apparent convergence veils a strong disagreement regarding the underlying vision of what the inter-sector or inter-cluster coordination forum would be responsible for (option C vs. option D). This choice strongly affects the relative power of different coordination bodies and their lead organizations. The disagreement is therefore unlikely to be easily resolved. Instead, organizations may come to an agreement to situate cash coordination at the inter-cluster/inter-sector level without specifying the critical details.³⁸

Figure 4 provides an overview of the advantages and disadvantages of cash coordination at the inter-cluster or inter-sector level, including intrinsic weaknesses of the model and obstacles related to the current humanitarian architecture. A rating scale of one to five stars ranks the relevance of these arguments.

Figure 4: Advantages and Disadvantages of Cash Coordination at Inter-Cluster/Inter-Sector Level

Advantages

An inter-cluster/inter-sector perspective is necessary for handling multipurpose cash and for coordinating the cash activities of various clusters/sectors.

★★★★★

Disadvantages

Inter-cluster coordination in its current form is often criticized as ineffective. Situating cash coordination as part of inter-cluster coordination may reduce its effectiveness.

★★★★★

³⁸ This is a common phenomenon in international politics that has been called “organized hypocrisy.” See: Nils Brunsson, *The Organization of Hypocrisy: Talk, Decisions and Actions in Organization*, Copenhagen: Copenhagen Business School Press (1989); Stephen D. Krasner, *Sovereignty: Organized Hypocrisy*, Princeton University Press (1999); Michael Lipson, *Organized Hypocrisy and Global Governance: Implications for UN Reform* (2006).

Advantages

Formally integrating cash coordination into the main coordination architecture gives it better standing and access to strategic bodies such as the Humanitarian Country Team and the Humanitarian Coordinator. This is particularly important for advocacy and engagement with the host government. Formal links to the clusters/sectors are important for ensuring that discussions can build on their technical expertise when determining which response modalities are best suited for achieving humanitarian objectives, and for ensuring that cash and in-kind activities are complementary.

★★★★★

Option B creates predictability and accountability for cash coordination, while at the same time allowing flexibility to ensure the most operationally relevant actors lead or co-lead the group. This would ensure technical expertise and operational focus of the lead; enable the integration of existing cash working groups into a new, more harmonized model, and allow for the dynamic adaptation of cash working groups over time (for example, handing over the lead role to government agencies or development actors).

★★★★★

Option C presents a first step towards a generally more multi-sectoral and needs-based response.

★★★★★

An inter-sector cash coordination mechanism could be inclined to advocate and mobilize resources for multipurpose cash. Advocates of multipurpose cash see this as a benefit, whereas advocates of vouchers and single-purpose cash or in-kind assistance view this as a downside.

★★★

Disadvantages

Option A: OCHA lacks strong technical and operational expertise on cash transfer programs. A cash coordination group coordinated by OCHA therefore risks a focus on processes and collecting inputs for OCHA information products, which would make it less operationally relevant and less effective.

★★★★

The process for determining the (co-)leads in each context could lead to or exacerbate inter-agency tensions, and may favor large humanitarian organizations.

★★★

Option C risks alienating the clusters/sectors and thus sacrificing full access to their technical, sector-focused expertise.

★★★

Option 2 : Overall Reform of the Coordination Architecture

Description

Cash transfer programs – and especially multipurpose cash transfer programs – do not fit well into the current, sectoral labor division in the humanitarian system. Rather than trying to fit cash coordination within the current architecture, this option envisages a more fundamental reform of the humanitarian architecture that would address many of the criticisms made against it,³⁹ aligning more closely with the needs of affected populations and linking more tightly to longer-term and government-led solutions. Almost all interviewed stakeholders agree that (multipurpose) cash transfer programs and their coordination would fit more easily into such a generally revised system.

Options

There are many scenarios of what an overall reform of the humanitarian coordination architecture could look like. Of these, two were referred to repeatedly during the interviews:

Option A: Host governments lead coordination and decide on the coordination setup. Cash coordination could, for example, fall under the responsibility of a national disaster management agency, which would assess needs holistically and consider all response modalities on an equal footing. After the acute phase of an emergency response, a ministry responsible for social protection could continue to coordinate international cash programs and link them to longer-term social protection programs. Option A is most relevant for natural disaster settings and middle-income countries with governments that have the will and a certain degree of capacity to take on this responsibility.

Option B: Various humanitarian response sectors/clusters are merged into a basic needs group to enable a more holistic understanding of and response to needs. The forum would consider cash transfers as one possible modality among others. Where substantial in-kind assistance is necessary, the forum might create sectoral sub-groups to coordinate those programs.

Assessment

The commitments made at the World Humanitarian Summit and in the Grand Bargain, as well as the IASC Strategic Note on cash transfers, show that there is (in theory)

³⁹ See, for example: High Level Panel on Humanitarian Cash Transfers, “Doing Cash Differently: How Cash Transfers Can Transform Humanitarian Aid,” Overseas Development Institute (2015); Steets, Julia et al. “Drivers and Inhibitors of Change in the Humanitarian System” Global Public Policy Institute (2016); Bennett, Christina et al. “Time To Let Go: Remaking Humanitarian Action for the Modern Era,” Humanitarian Policy Group Policy Paper (2016).

broad agreement that an overall reform of the humanitarian system would be desirable – not only to arrive at a better solution for coordinating cash transfer programs, but also to improve humanitarian response more generally. But doing so would require fundamental changes to the current system, and would also shift power and resources. Some humanitarian actors therefore have little incentive to actively promote this reform. Option A could materialize if more middle-income countries assert their authority to lead disaster response. Option B is more realistic in refugee settings, where UNHCR is responsible for general and sectoral coordination, as well as response, and therefore has more flexibility to adjust the coordination structure.

Figure 5: Advantages and Disadvantages of Cash Coordination as Part of a General Reform of the Humanitarian Architecture

Advantages	Disadvantages
<p>A general overhaul would address other criticisms voiced against the current coordination architecture, such as the insufficient involvement of host governments; the creation of silos between the different response sectors; the disconnect between humanitarian and development aid; the weight of inputs (rather than needs) in determining a response; and the excessive burden of meetings and bureaucratic processes for humanitarian organizations.</p> <p>★★★★★</p>	<p>Most stakeholders believe that a general overhaul of the humanitarian system’s coordination architecture is unrealistic in the short to medium term.</p> <p>★★★★★</p>
<p>Option A: By assuming the lead coordination role, host governments might be more prone to accept cash transfer programs. This is a crucial precondition for scaling up cash transfer programs.</p> <p>★★★★★</p>	<p>Option A: Host governments may pursue different political agendas that are not compatible with the humanitarian principles, especially in conflict situations.</p> <p>★★★★★</p>
<p>Option A could create much stronger links between humanitarian and development-oriented cash programs.</p> <p>★★★★★</p>	<p>Option A: Host governments may lack the necessary capacity to coordinate cash in acute emergency situations.</p> <p>★★★★★</p>

Advantages**Disadvantages**

Option A would create different conditions for engaging the private sector as host governments regulate financial service providers.

★ ★ ★

Option B would start with a response analysis to determine what delivery modalities are best suited to the context, and set up the coordination and response structure accordingly (rather than the other way around).

★ ★ ★

Option B will become more likely as a growing share of humanitarian assistance will be provided as cash and traditional assistance sectors/clusters become less relevant.

★ ★ ★

Option 3: Independent Cash Working Groups

Description

This model consists of a technical cash working group that is not formally linked to the cluster system or the UNHCR-led refugee coordination system. The group could be led by one or several NGOs with strong cash experience or an independent technical cash expert, such as a person deployed by the Cash Standby Capacity Project (CashCap) or the Cash Learning Partnership (CaLP), and it would be open to all organizations implementing or planning cash programs. Rather than fulfilling strategic functions, the group would focus on technical ones: facilitating exchange and learning among participants, seeking to harmonize standards and delivery modalities, and offering technical guidance. Clusters/sectors, as well as the inter-sector/inter-cluster coordination group or the humanitarian country team could call upon the group or its coordinator for advice.

Assessment

Independent cash working groups as described above currently exist in various contexts and would therefore require no change to the status quo. As long as there is both demand for this type of coordination and an organization is willing to take the lead and bring in technical expertise and resources for coordination, independent cash working groups will continue to exist. However, they will not be able to provide the more strategic functions of cash coordination, and their decisions – for example, regarding the harmonization of tools and approaches – will remain non-binding and of limited authority. Independent cash working groups are thus most likely to exist parallel to (rather than in place of) more formal approaches to cash coordination. A couple of risks appear with this approach: first, there would be overlaps and duplications between different cash coordination initiatives; second, it could add to the existing overload of humanitarian organizations by increasing the number of meetings and processes they are expected to participate in.

Figure 6: Advantages and Disadvantages of Independent Informal Cash Coordination Groups

Advantages

Independent cash working groups have proven successful in providing technical expertise and helping build the capacity for cash programming of their members. This function will remain important until organizations have sufficiently built up their own capacities for cash programs.

★★★★

Independent cash working groups do not have to follow the bureaucratic requirements of the cluster or other formal coordination systems. This gives them more flexibility to address the needs of their members and offer coordination that is relevant to operations.

★★★

Independent coordination groups can react flexibly to evolving situations, for instance by including development actors as the response moves towards recovery.

★★★

Independent cash working groups focus on technical aspects and are less involved in politicized discussions on cash and related mandate questions.

★★

Independent cash working groups can be inclusive and can encourage, for example, local NGOs and private sector actors to contribute.

★★

Disadvantages

As an independent forum, the cash working group is not formally represented in the inter-cluster/sector coordination group and the Humanitarian Country Team; therefore it has little opportunity to influence strategic decisions of humanitarian actors, restricted ability to engage with the host government, and limited authority for the standards it agrees on.

★★★★★

Being outside the formal coordination system also makes it difficult for independent cash working groups to coordinate the cash activities of various clusters. As a result, a lack of coherence in their approaches, as well as gaps and duplications, are likely.

★★★★★

Informal cash working groups can be created in addition to other cash coordination fora, which leads to a multiplication of available fora, overlaps and duplications, as well as fatigue among members.

★★★★★

Without financial support through the formal coordination system or dedicated donor funding, sustaining informal cash working groups over time has proven to be difficult.

★★

Option 4: Cash Coordination as Part of an Existing Cluster

Description

Under this model, one of the existing clusters offers a cash working group, which members of other clusters can then participate in. This model only applies in contexts where the cluster system is activated.

Options

Three clusters could host the cash working group:

- **Option A:** The food security cluster
- **Option B:** The logistics cluster hosts
- **Option C:** The early recovery cluster

Assessment

In situations where one cluster had been providing most of the cash transfer programs, it was natural for the cluster to take on cash coordination responsibilities as well. With the overall scale-up of cash transfer programs, however, a variety of clusters are now routinely involved, making the model less applicable. Moreover, clusters disagree on which one of them should accept responsibility for coordinating cash; therefore other clusters are unlikely to buy into and support one specific cluster assuming a general cash coordination role.

Figure 7: Advantages and Disadvantages of Cash Coordination as Part of an Existing Cluster

Advantages

As part of an existing cluster, cash working groups would benefit from the available resources and predictability for cluster coordination.

★★★

Disadvantages

This solution would not create a predictable coordination setup for emergencies in which the cluster system is not activated.

★★★

Integration into an existing cluster would reduce the overall number of coordination fora and thus enhance efficiency.

★★★

Advantages

Option A: In many contexts, the food security cluster has the strongest operational experience with cash, ensuring technical expertise and operational relevance.

★★★★

Option A: The food security cluster accounts for the majority of cash programs in many contexts. It therefore already brings together the most important stakeholders for cash coordination.

★★★

Option A: The food security cluster is recognized as one of the most effective and operationally relevant clusters.

★★

Option B: The logistics cluster offers services to all clusters and humanitarian organizations and is well respected in this role. It is therefore well positioned for providing services such as a common cash delivery mechanism to the humanitarian community.

★★★★

Option B: The logistics cluster is often one of the first to be set up. Locating the cash working group with it would therefore enable cash coordination from the very beginning of an emergency response.

★★

Disadvantages

Option A: The food security perspective and agenda could dominate coordination activities, limiting considerations given to other aspects of cash and reducing the ownership and buy-in of non-food actors.

★★★

Option A: Situating cash coordination in the food security cluster might limit the growth of cash grants for multi-sectoral needs because an operational cluster focusing on a specific sector of the response has an inherent interest in limiting multipurpose/multi-sector cash.

★★★

Option A: Situating cash coordination within the food security cluster could lead to a dominance of WFP in cash delivery, and might give it preferential access to funding for cash.

★

Option B: Logistical aspects of cash delivery (such as the creation of a common cash delivery mechanism) could dominate coordination at the expense of other elements, such as response analysis, standards, and technical questions.

★★★

Option B: Situating cash coordination in the logistics cluster could lead to a dominance of common cash delivery channels created by WFP.

★

Advantages

Option C: The early recovery cluster has a multi-sectoral mandate and is therefore well suited for hosting an inter-sectoral issue like cash.

★★★★

Option C: The early recovery cluster could help strengthen links between emergency cash programs and longer-term social protection approaches, and often has good access to the host government.

★★★

Option C: The United Nations Development Programme (UNDP) reports recent investments in its emergency response and cluster coordination capacity.

★

Disadvantages

Option C: The early recovery cluster's efforts to combine the coordination of a specific set of issues with support to other clusters for mainstreaming early recovery have been criticized as ineffective.

★★★★

Option C: The early recovery cluster is often established later than other clusters. Hence, situating the cash working group there may delay the start of cash coordination activities.

★★★

Option 5 : Coordination Through Cash Consortia

Description

Technical and strategic coordination functions are performed by a core group of organizations that together form a cash consortium, receiving funding for large-scale cash programs from one or several donors. Organizations that are not members of the consortium are usually not involved in its deliberations and decisions.

Assessment

Consortia enable a much closer form of collaboration than most voluntary coordination fora are likely to achieve; consortia members are more likely to adopt common tools such as joint targeting criteria and a common payment system. Nevertheless, the vast majority of interviewed stakeholders does not consider consortia a viable alternative to other forms of cash coordination; they believe consortia are not well suited for coordinating the cash activities of non-members, and they tend to undermine the effectiveness of other cash transfer program coordination efforts.⁴⁰

Figure 8: Advantages and Disadvantages of Coordination Through Cash Consortia

Advantages

Consortia can reach a much higher level of collaboration among their members than other forms of coordination that are not linked to a common source of funding. This can result in significant cost savings.

★★★★★

Disadvantages

Consortia often exist in parallel to other forms of cash coordination, thereby duplicating efforts and undermining overall cash coordination.

★★★★★

⁴⁰ This assessment does not concern the extended variation of this model that is currently being implemented in Lebanon, where three UN agencies and the six NGOs from the Lebanon Cash Consortium have agreed on a common approach with other major cash providers. Their approach includes a joint needs assessment, targeting formula, card, distribution, and information management.

Advantages

Consortia typically have fewer members than open cash working groups, making them more effective at reaching joint decisions on planning and implementation.

★ ★

Disadvantages

As consortia in their current form are exclusive and usually do not involve non-member organizations (including local organizations) in discussions and decisions, non-member organizations are unlikely to buy into the consortium's approach and may find its decisions incompatible with their own requirements. Consequently, consortia can be found to have a negative effect on harmonization.

★ ★ ★ ★

Cash consortia are typically formed to handle only cash programs and lack a systematic link to other aid modalities. They are not well positioned to determine which aid modalities would be best suited for achieving humanitarian objectives and to ensure cash and in-kind programs are complementary.

★ ★ ★ ★

Cash consortia are usually formed for a specific grant and are therefore not usually sustainable beyond that grant. They also require lead time and additional costs for setting them up.

★ ★

Option 6: Coordination through Mainstreaming into All Clusters/Sectors

Description

Existing clusters would be responsible for coordinating the cash activities of their members. A cash expert like CashCap or a CaLP officer could provide technical support to the clusters, but no separate group to coordinate all cash activities would exist.

Assessment

This model would be very easy to implement as it relies on existing structures and suits the clusters' or sectors' desire to further develop their capacities and expertise. Despite this advantage, very few consulted stakeholders support the model because it does not address the need for effective coordination of multipurpose cash grants, and for coordination between the cash programs of various clusters/sectors.

Figure 9: Advantages and Disadvantages of Mainstreaming Cash Coordination into Clusters/Sectors

Advantages

Clusters have the necessary technical expertise for the different response sectors, and are best positioned to determine which response modalities (e.g., cash, in-kind, or mixed) are suited for reaching sector objectives.

★★★★

Disadvantages

Clusters/sectors are not suited for coordinating multipurpose cash grants. Research suggests that multipurpose cash has some of the greatest benefits, and supports increasing its use.

★★★★★

Clusters or sectoral working groups exist already. This model therefore requires no additional resources and creates no additional meetings.

★★

This model offers no solution for coordinating cash approaches between the different clusters/sectors.

★★★★★

Advantages

Clusters have clearly defined leads and working modalities. Therefore situating cash coordination with them should not create inter-agency tensions.

★

Disadvantages

Clusters/sectors have an inherent incentive to support in-kind assistance, vouchers, or cash linked to a specific sector objective over multi-purpose cash grants. Situating cash coordination exclusively within individual clusters could therefore slow down or hinder the rise of multipurpose cash programs.

★★★★

Most clusters/sectors still have limited expertise on cash. Experiences with other cross-cutting issues such as gender, protection, or early recovery suggest that mainstreaming is not a successful approach to building greater capacity for and awareness of these issues.

★★★

Option 7 : Creating a Separate Cash Cluster

Description

The Inter-Agency Standing Committee (IASC) would create a new, separate cluster for cash and designate a global lead agency or two co-lead agencies. The lead would involve a UN agency (e.g., WFP, UNHCR, UNICEF, or UNDP) and potentially also an international NGO. A variation of this model has been implemented in Iraq, where the cash working group was provided a seat at the Inter-Cluster Coordination Group and recognized as a “semi-cluster” alongside the other clusters, with the expectation that the cash working group would lead the multi-purpose cash response.⁴¹

Assessment

During the consultations for this paper, a separate cluster for cash emerged as the least popular model. Stakeholders provided several reasons why it would not produce optimal results for humanitarian response (see figure 10 below). Two main disadvantages stand out: first, setting up a separate cluster for the growing portfolio of cash transfer programs would reduce the budgets and influence of existing clusters; second, the process for selecting the lead agency or agencies would be likely to exacerbate inter-agency tensions.

Figure 10: Advantages and Disadvantages of Setting Up a Separate Cash Cluster

Advantages	Disadvantages
<p>The cluster’s mandate would need to be complementary to the mandates of existing clusters. It would therefore most likely focus on multipurpose cash grants. This would create a platform for advocating and mobilizing resources for multipurpose cash programs.</p> <p>★★★★</p>	<p>A new cluster would create a “cash silo” in which cash programs are considered in isolation and without the necessary references to other aid modalities. It would also be badly placed for coordinating the cash activities of other clusters.</p> <p>★★★★★</p>

41 Kristin Smart, “Challenging the System: Humanitarian Cash Transfers in Iraq,” ODI Working Paper, (2017).

Advantages

A cash cluster would be recognized on an equal footing with other clusters and would be represented in the inter-cluster coordination group.

★

A cash cluster would make cash coordination highly predictable. The appointment of a global lead agency would also make it easier to mobilize resources for cash coordination.

★

Disadvantages

A cash cluster would have an inherent incentive to prioritize multipurpose cash over other aid modalities. This would not help select those modalities that are best suited for reaching humanitarian objectives, and would very likely face push-back from other sectors and agencies.

★★★★

The process for selecting the global lead for the cash cluster has a high potential to create friction among UN agencies and other humanitarian organizations.

★★

An additional cluster would require additional resources for coordination and would create additional meetings and processes for already overburdened humanitarian organizations.

★★

Conclusion

Stakeholders at Global Level Need to Establish Predictable Arrangements for Cash Coordination and Provide Guidance

The increasing use of cash transfer programs highlights the need for a fundamental reform of the humanitarian architecture and its sectoral division of labor. Although most consulted stakeholders expressed strong support for such a general overhaul, they do not consider this realistic in the short to medium term due to concerns about agency mandates, power, and resources. In the meantime, there is an urgent need for an interim solution that addresses at least some of the shortcomings of the current ad hoc approach to cash coordination at the country and local level. Recent experiences in Ukraine and Iraq, for example, have demonstrated that the uncertainty about where cash fits in the humanitarian architecture hinders the effective use and scale-up of cash transfer programs.

However, stakeholders agree that this interim solution should not be a one-size-fits-all model. Flexibility is important in order to adapt the approach to the specificities of the emergency and to the existing coordination structures in a country. Rather than adopting one of the seven options presented in this paper as the standard model, consulted stakeholders look to the global level to establish clear and authoritative arrangements that would formalize cash coordination, at least to a certain degree. Most importantly, this involves a predictable procedure and timeline for humanitarian country teams and/or host governments to get to an agreement on the most appropriate cash coordination model in their respective context, resulting in clearly defined roles and responsibilities.⁴² Other key deliverables that stakeholders demand from the global level include:

- **Tools and guidance:** e.g., standard terms of reference for cash working groups; guidelines for cash in conflict-related emergencies; tools for multipurpose cash; guidance on how to integrate cash in emergency preparedness activities.
- **Learning and support:** e.g., availability of experts for advice; facilitation of a community of practice; trainings for cash coordinators; analysis of lessons learned.
- **Advocacy with donors and implementing organizations.**

Consulted stakeholders are open in principle to maintaining several parallel initiatives at the global level, as long as their roles are clear and duplications are avoided.

⁴² This action point was discussed and prioritized at the workshop with the Grand Bargain work stream on cash, hosted by WFP and UK DFID in Rome on May 31st and June 1st 2017. Most participants agreed that the Grand Bargain cash work stream needs to ask the IASC to include cash coordination in the Terms of Reference for Humanitarian Coordinators (HCs) and Humanitarian Country Teams (HCTs). The HC would then hold accountability for the timely activation of a cash coordination forum.

Broad Consensus on Five Principles of Effective Cash Coordination

None of the seven models presented in this paper emerged as a widely preferred solution for cash coordination. Nevertheless, almost all consulted stakeholders endorse the following five principles of effective cash coordination:

- 1. Cash coordination involves both technical and strategic functions.** The majority of consulted stakeholders argue that coordination activities often involve both technical and strategic aspects, making it difficult to split them between different fora in practice.
- 2. Cash coordination requires dedicated and predictable resources.** The absence of predictable arrangements for cash coordination also means that no organization is responsible for mobilizing the funds required. As a result, cash coordination fora often struggle to find sufficient resources and to remain active in between acute crisis responses. Consulted stakeholders demand a more predictable funding structure for cash coordination, which can be applied to the various context-specific setups. Donors could, for example, provide dedicated and sustainable funding for cash coordination activities, regardless of the organization(s) leading the cash coordination forum in a specific context.
- 3. Cash coordination needs to be inter-sectoral.** Since cash can have the greatest impact when delivered as a single multi-sector transfer, its coordination should not be linked to or owned by any single cluster or sector. Instead, it needs to cut across, involve, and provide support to various sectors.
- 4. Cash coordination should be linked to the overall coordination architecture.** Most consulted stakeholders agree that cash coordination should be situated at or sufficiently linked to the inter-cluster/inter-sector level. They disagree, however, on the division of labor and how much should still be done by the clusters/sectors. This concerns key activities such as needs assessments, decisions on response modalities, and the prioritization and allocation of resources.
- 5. Host governments should have a strong role in cash coordination where possible.** It is generally accepted that the affected state should play a lead role in coordinating the overall humanitarian response if it has the necessary capacity and is not an active party to a conflict. This also applies to cash coordination.

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Annex 2: Interviewees

The team contacted 86 stakeholders in total, covering various UN agencies, NGOs, the International Committee of the Red Cross/International Federation of Red Cross and Red Crescent Societies (ICRC/IFRC), donor countries, and the private sector. 49 individuals were available and provided input through 44 remote phone interviews and five written responses. A few key stakeholders, such as the World Bank authors of the IASC Strategic Note on cash transfers, were not available for an interview during the time of producing this paper.

Name	Position	Organization	Level
Nathalie Cissokho	Regional Focal Point West Africa	CaLP	Field
Betty Kweyu	Former Regional Focal Point East Africa	CaLP	Field
Rebecca Vo	Regional Focal Point Asia	CaLP	Field
Nicole Poirier	Country Manager, Chad	Catholic Relief Services	Field
Glenn Hughson	Cash Transfer Adviser, former Regional Focal Point East Africa	DanChurchAid	HQ
Emily Henderson	Humanitarian Adviser Cash, Conflict Humanitarian and Security Department, (CHASE)	DFID	HQ
Patrick Vercammen	Humanitarian Adviser, Sahel	DFID	Field

Name	Position	Organization	Level
Tim Waites	Senior Disaster Resilience and Livelihoods Adviser (CHASE)	DFID	HQ
Elodie Ho	Regional Cash Transfer Programming Advisor, Jordan	Diakonie Katastrophenhilfe	Field
Louisa Seferis	Global Technical Adviser for Cash Transfers Programming	Danish Refugee Council	HQ
Jerome Bernard	Technical Assistant, Senegal	ECHO	Field
Matthew Keyes	Team Leader Food and Nutrition, Specific Thematic Policies Unit	ECHO	HQ
Sara McHattie	Technical Assistant, Turkey	ECHO	Field
Angela Schwarz	Humanitarian Officer	German Foreign Office	HQ
Damjan Vinko	Humanitarian Officer	German Foreign Office	HQ
Andre Duerr	Cash and Markets Specialist	ICRC	HQ
Daphne Jayasinghe	Senior Policy and Advocacy Adviser	IRC	HQ
Greg Matthews	Deputy Director for Cash Initiatives	IRC	HQ
Neil Brighton	Global Adviser Shelter	NRC	HQ

Name	Position	Organization	Level
Elena Ferrari	Humanitarian Officer, Chad	OCHA	Field
Daniel Gilman	Humanitarian Affairs Officer, Regional Cash Focal Point, Bangkok	OCHA	Field
Loretta Hieber-Girardet	Chief of Inter-Cluster Coordination Section	OCHA	HQ
Mari Traore	Focal Point Cash Working Group, Mali	Oxfam	Field
Tuan Doan Anh	Director of Program, Operations in Liberia	Save the Children	Field
Demostenes Militante	Food Security / Cash Transfer Programming Focal Point, Manila	Save the Children	Field
Alice Golay	Programme Officer for Cash Transfer Programming	Swiss Agency for Development and Cooperation (SDC)	HQ
Satwik Seshasai	Chief Technology Officer	Segovia	HQ
Charu Bist	Livelihoods Employment Specialist	UNDP	HQ
Rekha Das	Early Recovery Advisor	UNDP	HQ
Owen Shumba	Team Leader, Livelihoods and Economic Recovery	UNDP	HQ

Name	Position	Organization	Level
Igor Chantefort	Senior Shelter/Non-Food Items Cluster Coordinator, Ukraine	UNHCR	Field
Erick Gerstner	Programme Officer, Cash-Based Interventions	UNHCR	HQ
Robert Heyn	Associate Targeting Officer, Niger	UNHCR	Field
Riikka Mikkola	Regional Cash-Based Intervention Advisor, Senegal	UNHCR	Field
Gabriela Erba	Monitoring Specialist, Democratic Republic of Congo	UNICEF	Field
Ruco Van Der Merwe	Food Security & Markets Advisor	United States Agency for International Development (USAID)/Food For Peace	HQ
Christopher Finley	Humanitarian Affairs Specialist	USAID/ Office of United States Foreign Disaster Assistance (OFDA)	HQ
Laura Meissner	Economic Recovery Technical Advisor	USAID/OFDA	HQ
Vanessa Bonsignore	Food Security Programme Officer, Turkey	WFP	Field
Dina Morad	Programme Officer Coordination, Turkey	WFP	Field

Name	Position	Organization	Level
Tahir Nour	Chief Market Access Programme Unit	WFP	HQ
Nichola Peach	Regional Cash & Voucher Programme Officer, Bangkok	WFP	Field
Andre Griekspoor	Senior Technical Officer	World Health Organization (WHO)	HQ
Sarah Bailey	Independent Expert	-	-
Jonathan Brass	Independent Expert, Former Cash Delegate IFRC	-	-
Olivia Collins	Independent Expert	-	-
Anonymous	-	Donor	HQ
Anonymous	-	Donor	HQ
Anonymous	-	Donor	HQ

Annex 3: Sources of Feedback on Draft Paper

In March 2017, the GPPi team distributed a draft version of this paper via the CaLP D-group email list in order to receive feedback from relevant stakeholders. CaLP also facilitated inter-agency discussions on cash coordination through its regional offices and the Geneva-based Cash Working Group. In total, over 50 representatives from various NGOs, UN organizations, and donor governments provided comments, which have been integrated into the final version of this paper.

Feedback from Aid Organizations' Headquarters

- UNHCR
- UNICEF
- OCHA
- Global Shelter Cluster
- Tearfund
- Catholic Relief Services

Feedback from global and regional inter-agency discussions (hosted by CaLP/OCHA)

- Geneva-based Cash Working Group meeting (February 2017)
- West Africa Cash Working Group meeting (February 2017)
- Middle East Cash Working Group meeting (March 2017)
- East Africa Cash Working Group meeting (March 2017)

Annex 4: Acronyms

CaLP	Cash Learning Partnership
CashCap	Cash Standby Capacity Project
DFID	Department for International Development, United Kingdom
DRC	Danish Refugee Council
ECHO	European Commission Humanitarian Aid and Civil Protection
GPPi	Global Public Policy Institute
IASC	Inter-Agency Standing Committee
ICRC	International Committee of the Red Cross
IFRC	International Federation of Red Cross and Red Crescent Societies
IRC	International Rescue Committee
LCC	Lebanon Cash Consortium
MSF	Médicins Sans Frontières
NFI	Non-food items
NGO	Non-governmental organization
NRC	Norwegian Refugee Council
OCHA	Office for the Coordination of Humanitarian Affairs
ODI	Overseas Development Institute
OFDA	Office of United States Foreign Disaster Assistance
SDC	Swiss Agency for Development and Cooperation
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
VfM	Value for Money
WASH	Water, Hygiene and Sanitation
WFP	World Food Programme
WHO	World Health Organization

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